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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identi	the name that is on your nment-issued picture fication (for example, driver's license or	Patrick First name F	First name
passp		Middle name	Middle name
identi	your picture fication to your meeting he trustee.	Wilson Last name	Last name
With the	ne trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All o	ther names you		
	used in the last 8	First name	First name
	de your married or en names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>1766</u>	XXX - XX
Indivi	per or federal idual Taxpayer ification number	OR	OR
identi	incation number	9 xx - xx	9xx - xx

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Document Wilson Patrick Debtor 1 Case Number (if known) _ Middle Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN	
5.	Where you live	8315 N Waukegan Rd Number Street	If Debtor 2 lives at a different address: Number Street	
		Niles IL 60714 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code	
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	

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Document Wilson Patrick Debtor 1 Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy C	ase					
7.	The chapter of the Bankruptcy Code you				equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.			
	are choosing to file under	■ Chapter 7						
	under	☐ Chapt	☐ Chapter 11					
		☐ Chapt	er 12					
		☐ Chapt	er 13					
8.	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.							
					pose this option, sign and attach the e in Installments (Official Form 103A).			
		By lav less the pay th	I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When	Case Number			
	iast o years :	☐ res.	District	when	MM / DD / YYYY			
			District None	When	Case Number			
					MM / DD / YYYY			
			District	When	Case Number			
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is	☐ Yes.			Relationship to you			
not filing this case with DistrictWhen Case Number, if known you, or by a businessMM / DD / YYYY parter, or by affiliate?								
					Relationship to you			
			District	When	Case Number, if known			
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obta residence?	ained an eviction judgm	ent against you and do you want to stay in your			
			☐ No. Go to line 12☐ Yes. Fill out <i>Initi</i> this bankruptcy p	al Statement About an L	Eviction Judgment Against You (Form 101A) and file it with			

Debto	Case 16-4085	9 Doc	1 Filed 12/30/1 Document		Desc Main
	First Name	Middle Name	Last Name		
Par	Report About Any Busine	sses You Owi	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busin	ness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
			City	State	Zip Code
			Check the appropriate box	to describe your business:	
			☐ Health Care Business	s (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Est	tate (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defin	ed in 11 U.S.C. § 101(53A))	
			Commodity Broker (a	s defined in 11 U.S.C. § 101(6))	
			■ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	appropriate balance sidocument	te deadlines. If you indicate theet, statement of operations so do not exist, follow the productions.	court must know whether you are a small business do hat you are a small business debtor, you must attach s, cash-flow statement, and federal income tax return cedure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor? For a definition of small	No. I	am not filing under Chapter	11.	
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11, he Bankruptcy Code.	but I am NOT a small business debtor according to th	e definition in
			am filing under Chapter 11 a	and I am a small business debtor according to the det	finition in the
Par	Report if You Own or Hav	ve Any Hazard	ous Property or Any Property	That Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat	No.	What is the hazard?		
	of imminent and indentifiable hazard to public health or safety? Or do you own any				
	property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is nee	ded, why is it needed?	
			Where is the property?Nu	mber Street	

City

State

ZIP Code

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Patrick Debtor 1

Document Wilson

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Middle Name

Case Number (if known)

Part 5:

Explain Your Efforts to R

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15
days.	days.

I am not required to receive a briefing about credit counseling because of:						
☐Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.					
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I					

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Active duty. I am currently on active military

reasonably tried to do so.

duty in a military combat zone.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

deficiency that makes me incapable of realizing or making rational decisions about finances.

Active duty. I am currently on active military duty in a military combat zone.

Incapacity. I have a mental illness or a mental

credit counseling because of:

Disability.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-40859 Doc 1 Filed 12/30/16 Entered 12/30/16 19:34:39 Desc Main

Document Patrick

Debtor 1

Page 6 of 62 Case Number (if known)

	First Name	Middle Name Last N	lame			
Pai	t 6: Answer These Question	s for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts y	ou owe that are not consumer debts or busine	ess debts.		
17.	Are you filing under Chapter 7?	No. I am not filing unde	·			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		hapter 7. Do you estimate that after any exemenses are paid that funds will be available to d	· · · · ·		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion		
Pa	Sign Below	_				
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the Chapter 7, I am aware that I may proceed, if ele. I understand the relief available under each of	igible, under Chapter 7, 11,12, or 13		
			and I did not pay or agree to pay someone who d and read the notice required by 11 U.S.C. §	•		
		I request relief in accordance v	with the chapter of title 11, United States Code	e, specified in this petition.		
		_	tatement, concealing property, or obtaining mo sult in fines up to \$250,000, or imprisonment f , and 3571.			
		/s/ Patrick F Wilson Signature of Debtor 1		ignature of Debtor 2		
		Executed on12/30/2	2016 E:	xecuted on		

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Debtor 1	Patrick	F		Case Number (if known)	
	First Name	Middle Name	Last Name		

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Lizette Villegas	Date	Date: 12/30/2016	
Signature of Attorney for Debtor	Date	MM / DD / YYYY	
Lizette Villegas			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ad	dressndil@geracilaw.cor	
6313133	IL		
Bar number	State		

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Fill in this in	formation to ident			
Debtor 1	Patrick	F	Wilson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	f_ILLINOIS_ (State)	
Case Number (If known)	r			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 15,420
1c. Copy	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 15,420
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$12,124
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$43,051
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,166.75
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$1,158.00

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Case Number (if known)

Document Patrick Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
6. Are you	filing for bankruptcy under Chapter 7, 11 or 13?						
_	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
7. What kir	nd of debt do you have?						
_	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.						
_	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 786						
9. Copy the	e following special categories of claims from Part 4, line 6 of Schedule E/F:						
		Total claim					
From P	art 4 of Schedule E/F, copy the following:						
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clair	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00					
9e. Oblig	\$_0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Tota	I. Add lines 9a through 9f.	\$_0.00					

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Fill in this in	formation to ide	ntify your case and this fil	ling:	0 of 62	J.04.00 DCC	o wan
Debtor 1	Patrick	F	Wilson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distr	rict of <u>ILLINOIS</u>			
Case Number			(State)			Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
esponsible for ages, write you on the second of the second	supplying corrections and case supplying case ur name and case supplying the case of the c	ct information. If more sp. e number (if known). Ans sidence, Building, Land, or d gal or equitable interest in	ace is needed, attach a separa	l, or similar property?		
	-	-	•		>	\$0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: t, aircraft, motor Boats, trailers, motor Describe	Ford Focus 2014 16,000 homes, ATVs and other representations, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) Cecreational vehicles, other vehicles, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	Do not deduct secured of the amount of any secure	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 13,500.00
			your entries fro Part 2, includi			\$ 13,500.00
you nave at	Lached for Part 2	vvrite triat number here		>		
Part 3:	Describe Your Per	sonal and Household Items	;			
Do you own o	r have any legal (or equitable interest in an	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ishings urniture, linens, china, kitchenv	ware			
Yes.	Describe	Furniture, linens, small applia	ances, table & chairs, bedroom set		\$500	\$ <u>500.0</u> 0

Official Form 106A/B Record # 710267 Schedule A/B: Property Page 1 of 6

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07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$700 TV. DVD. Stereo, music collection, cell phone 700.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe..... Everyday clothes, leather coat, shoes, accessories \$400 400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry, watch \$100 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... Books, CDs, DVDs & Family Photos \$40 40.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,740.00 for Part 3. Write that number here **Describe Your Financial Assets** Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe..... 0.00

Debtor 1	Patrick	Case 16-40 <u>8</u> 59	Doc 1	Filed 12/30/16	Entered 12/30/16 19:34:39 Page 12 of 62 umber (if known)	Desc Main
	First Name	Middle Name	:	Döcüment Last Name	Page 12 01 62	

17.		Checking, savings	, or other financial accounts; c			it unions, brokerage ho	ouses,			
	No.									
	Yes.	Describe	Account Type:	Instit	tution name:					
			Checking Account		TCF Bank				\$	40.00
									\$	40.00
18.			ublicly traded stocks	•						
	No.	Bond funds, invest	ment accounts with brokerage	e tirms, money n	narket accounts					
	=	Danniha	Institution or issuer name							
	Yes.	Describe	institution of issuer fiame	•					\$	0.00
19.	Non-public	lv traded stock	and interests in incorpor	ated and unir	ncorporated busi	nesses, including a	ın interest in		Ψ	
	No.	,				3				
	Yes.	Describe	Name of Entity and Perce	ent of Ownersh	nip:					
	_		•						\$	0.00
20.	Governme	nt and corporat	e bonds and other negoti	able and non-	-negotiable instr	uments				
	•		e personal checks, cashiers' o		•	•				
	_	able instruments a	re those you cannot transfer to	o someone by si	gning or delivering t	hem.				
	No.									
	Yes.	Describe	Issuer name:						¢	0.00
21	Patiromon	or pension acc	counte						э	0.00
21.		•	RISA, Keogh, 401(k), 403(b),	thrift savings acc	counts, or other pen	sion or profit-sharing p	lans			
	No.			· ·						
	Yes.	Describe	Type of account and Insti	tution name:						
	_								\$	0.00
22.	Security de	eposits and pre	payments							
			sits you have made so that you	-						
	No.	Agreements with it	andlords, prepaid rent, public i	utilities (electric,	gas, water), telecon	nmunications				
	=	Dogoribo	Institution name or individ	lual:						
	Yes.	Describe	institution name of individ	iuai.					¢	0.00
23.	Annuities (A contract for a	periodic payment of mo	nev to vou. ei	ther for life or fo	r a number of vears	;)		Ψ	<u>0.0</u> 0
	No.		, , . ,	.,, .		, , , , , , ,	,			
	Yes.	Describe	Issuer name and descript	ion:						
			•						\$	0.00
24.	Interests in	n an education l	RA, in an account in a qu	alified ABLE	program, or unde	er a qualified state	tuition program.			
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).							
	No.									
	Yes.	Describe	Institution name and desc	cription. Separ	ately file the reco	rds of any interests.	11 U.S.C. § 521(c):			
٥.	T4	.:4-bl &.4	!	41		4)			\$	0.00
25.	_	litable or future	interests in property (oth	ier than anytr	ling listed in line	1), and rights or po	owers			
	No.									
	Yes.	Describe							¢	0.00
26	Patents co	novrights trade	marks, trade secrets, and	l other intelled	ctual property				\$	0.00
0.			mes, websites, proceeds from			3				
	No.									
	Yes.	Describe								
	<u>—</u>								\$	0.00
27.			other general intangibles							
		Building permits, e	xclusive licenses, cooperative	association hole	dings, liquor license	s, professional licenses	3			
	No.									
	Yes.	Describe							.	0.00
									\$	0.00

Case 16-40859 Doc 1 Patrick Debtor 1

Filed 12/30/16

Document

Last Name

First Name

Middle Name

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Money or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions
28. Tax refunds owed to you No.		
Yes. Describe 2015 Tax Refund and Anticipated Tax Refund for 2016	\$140	\$ <u>140.00</u>
29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.		
Yes. Describe		\$ <u>0.0</u> 0
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.		
Yes. Describe		\$0.00
31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary:		
Yes. Describe		\$0.00
32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.		
Yes. Describe		\$0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.		
Yes. Describe		\$0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No.		
Yes. Describe		\$ <u>0.0</u> 0
35. Any financial assets you did not already list No.		
Yes. Describe		\$ <u> </u>
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached		\$180.00
for Part 4. Write that number here		
Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property?		
No. Yes.		
		Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned No.		
Yes. Describe		\$0.00

Schedule A/B: Property

Debtor 1 Patrick Case 16-40859 Doc 1 Filed 12/30/16 Entered 12/30/16 19:34:39 Desc Main Document Page 14 of 62 Page 14 Page

Ι.		
3	39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No. Yes. Describe	
4	40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	<u> </u>
l	No. Yes. Describe	
١,		\$0.00
4	41. Inventory No.	
l	Yes. Describe	\$0.00
4	42. Interests in partnerships or joint ventures	
l	No. Name of Entity and Percent of Ownership: Yes. Describe	
4	43. Customer lists, mailing lists, or other compilations	\$0.00
ľ	No.	
l	Yes. Describe	\$0.00
4	44. Any business-related property you did not already list No.	
l	Yes. Describe	
l		\$0.00
4	45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
L	for Part 5. Write that number here	<u> </u>
	Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
4	46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
	Yes. Describe	
4	47. Farm animals	\$ <u>0.0</u> 0
	Examples: Livestock, poultry, farm-raised fish No.	
	Yes. Describe	\$ <u> </u>
4	48. Crops—either growing or harvested No.	
l	Yes. Describe	\$ 0.00
4	49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
l	Yes. Describe	
5	50. Farm and fishing supplies, chemicals, and feed	\$ <u>0.0</u> 0
	No.	_
	Yes. Describe	\$ 0.00
5	51. Any farm- and commercial fishing-related property you did not already list No.	
5		
	No. Yes. Describe	\$0.00
	No.	

First Name

Case 16-40859 Doc 1 Patrick

63. Total of all property on Schedule A/B. Add line 55 + line 62

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\$15,420.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 13,500.00 56. Part 2: Total vehicles, line 5 \$ 1,740.00 57. Part 3: Total personal and household items, line 15 \$ 180.00 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 15,420.00 62. Total personal property. Add lines 56 through 61. \$ 15,420.00

Official Form 106A/B Record # 710267 Page 6 of 6 Schedule A/B: Property

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Patrick	F	Wilson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number	r		_			
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check ming state and federal nonbankrupt			
=	ming federal exemptions. 11 U.S.C.			
	g	3(-)(-)		
For any property	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2014 Ford Focus with over 16,000 miles.	\$ <u>13,500</u>	\$ _2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>500</u>	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, DVD, Stereo, music collection, cell phone	\$ <u>700</u>	 \$	735 ILCS 5/12-1001(b) - \$700.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief	Everyday clothes, leather coat,	- 400	П.	735 ILCS 5/12-1001(a),(e) - \$200.00
description:	shoes, accessories	\$ <u>400</u>	\$	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 710267	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Last Name

Debtor 1 Patrick F Document Page 17 of 62 Case Number (if known)

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(a),(e) - \$100.00 Everyday jewelry, costume description: jewelry, watch \$ 100 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$40.00 Brief Books, CDs, DVDs & Family \$ 40 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, TCF Bank, 735 ILCS 5/12-1001(b) - \$40.00 \$_ 40 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief 2015 Tax Refund and Anticipated 735 ILCS 5/12-1001(b) - \$140.00 \$ 140 Tax Refund for 2016 description: 100% of fair market value, up to Line from 28 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes. 710267 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Debtor 1	Patrick	F	Wilson	_			
	First Name	Middle Name	Last Name				
Debtor 2	-			_			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court fo	or the : <u>NORTHERN</u>	District of _ILLINOIS				
Casa Numba	ar.		(State)			Check if thi	s is an
(If known)						amended fi	ling
fficial E	orm 106D						J
iliciai F	orm 106D						
hedule	D: Credito	rs Who Have	Claims Secured by	Property			1:
as complete	e and accurate as	possible. If two mari	ried people are filing together, bo	oth are equally responsib	ole for supplying correct		
		eded, copy the Addit ne and case number	ional Page, fill it out, number the	entries, and attach it to	this form. On the top of a	ny	
	, ,	is secured by your p	`				
			•				
No. Ci	neck this box and	submit this form to the	e court with your other schedules. '	You have nothing else to	report on this form.		
Yes. Fi	ill in all of the infor	mation below.					
	ill in all of the infor			•			
Part 1:	List All Secured C	laims	an one secured claim list the credi		Column A	Column A	Column C
Part 1: List all se	List All Secured C	aims creditor has more that	an one secured claim, list the credit articular claim, list the other credito	itor separately	Amount of claim	Value of collateral	Unsecure
List all se	List All Secured C ecured claims. If a	creditor has more that		itor separately ors in Part 2.			
List all se for each of As much a	ecured claims. If a claim. If more than as possible, list the	creditor has more that one creditor has a page claims in alphabetical	articular claim, list the other credito	itor separately ors in Part 2. name.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecure portion
List all se for each of As much a	List All Secured C ecured claims. If a claim. If more than as possible, list the	creditor has more that one creditor has a page claims in alphabetical	articular claim, list the other creditoral order according to the creditors	itor separately ors in Part 2. name. ures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each c As much a Santan Creditor's	List All Secured C ecured claims. If a claim. If more than as possible, list the	creditor has more that one creditor has a page claims in alphabetical	articular claim, list the other creditoral order according to the creditors Describe the property that sect	itor separately ors in Part 2. name. ures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each c As much a Santan Creditor's	List All Secured C ecured claims. If a claim. If more than as possible, list the nder Consumer US	creditor has more that one creditor has a page claims in alphabetical	articular claim, list the other creditoral order according to the creditors Describe the property that sect	itor separately ors in Part 2. name. ures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
List all se for each of As much : Santar Creditor's Po Box	List All Secured C ecured claims. If a claim. If more than as possible, list the ader Consumer US Name (961245	creditor has more that one creditor has a page claims in alphabetical	articular claim, list the other creditoral order according to the creditors Describe the property that sect	itor separately ors in Part 2. name. ures the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecure portion If any
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	Caso 16 /	0950 Doc 1	Filed 12/20/16	Entered 12/30/16 19:34:39	Desc Main	
Fill in th	nis information to identify	your case:		9 of 62		
Debtor 1	Patrick	F	Wilson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if		Middle Name	Last Name			
United S	States Bankruptcy Court for the	- NORTHERN District (of ILLINOIS			
	, ,	District C	(State)		Check if	this is an
Case Nu (If known					amended	
Officia	I Form 106E/F					
Sched	ule E/F: Credito	rs Who Have Ui	nsecured Claims	;		12/15
ist the oth I/B: Prope reditors w eeded, co	ner party to any executor erty (Official Form 106A/B vith partially secured clai	y contracts or unexpired) and on Schedule G: Ex ms that are listed in Sche it out, number the entries our name and case numb	leases that could result in ecutory Contracts and Unedule D: Creditors Who Hass in the boxes on the left.	is and Part 2 for creditors with NONPRIORITY a claim. Also list executory contracts on Schexpired Leases (Official Form 106G). Do not in the Claims Secured by Property. If more space Attach the Continuation Page to this page. On	edule nclude any e is	
1. Do any	y creditors have priority ι	ınsecured claims against	t you?			
No	o. Go to Part 2.	_				
Ye	es.					
each o nonpri unsec	claim listed, identify what ty ority amounts. As much as ured claims, fill out the Co	ype of claim it is. If a claim s possible, list the claims i ntinuation Page of Part 1.	has both priority and nonpr n alphabetical order accordi	secured claim, list the creditor separately for eactiority amounts, list that claim here and show boing to the creditor's name. If you have more that olds a particular claim, list the other creditors in action booklet.)	oth priority and n two priority	
,				Total clain	n Priority amount	Nonpriority amount
Part 2:	List All of Your NONPI	RIORITY Unsecured Claims	i		amount	amount
	y creditors have nonprior	ity unsecured claims aga	ainst you?			
☐ No	. You have nothing to rep	ort in this part. Submit thi	s form to the court with you	r other schedules.		
Ye	es.					
nonpri include	ority unsecured claim, list	the creditor separately for one creditor holds a particular	each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not listors in Part 3.If you have more than three nonp	st claims already	
4 1 Ale	exian Brothers Med Cente	ſ last	t 4 digits of account number	1766		Total claim \$ 8,000.00
Cred	ditor's Name		-	2010-2012		*
-	D Biesterfield Rd. mber Street	Write	en was the debt incurred?			
		As o	of the date you file, the claim	is: Check all that apply.		
Elk	Grove Village I	1 60007 =	Contingent			
City	owes the debt? Check one.	State Zip Code	Jnliquidated Disputed			
	ebtor 1 only	Ц	•			
	ebtor 2 only	Тур	e of NONPRIORITY unsecure	ed claim:		
De	ebtor 1 and Debtor 2 only		Student loans			
At	least one of the debtors and		Obligations arising out of a sepa			
	heck if this claim relates to ommunity debt		hat you did not report as priority	claims g plans, and other similar debts		
	claim subject to offest?	Ш	Sesse to beneint of biolit-shallu	אַ אָישׁיוּשׁ, מווּט טעופּו אווווומו עבטנא		
No	0		Other. Specify Medical/Den	tal Service		
Ye	es					

Case 16-40859 Doc 1 Filed 12/30/16 Entered 12/30/16 19:34:39 Desc Main Page 20 of 62 Document Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ATG Credit \$ 514.00 Last 4 digits of account number Creditor's Name 2015-2015 1700 W Cortland St Ste 2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60622 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes BK OF AMER \$ 2,490.00 Last 4 digits of account number 4.3 Creditor's Name 2002-2015 Po Box 982238 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent El Paso 79998 TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes CAP1/Mnrds 1766 \$ 2,221.00 4.4 Last 4 digits of account number Creditor's Name 2008-2016 26525 N Riverwoods Blvd When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Mettawa 60045 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Case 16-40859 Doc 1 Filed 12/30/16 Entered 12/30/16 19:34:39 Desc Main Page 21 of 62 Document Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase Bank **\$** 448.66 Last 4 digits of account number _ Creditor's Name 2015-2016 PO Box 15298 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19850 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Overdraft Account Yes Chase CARD \$ 1,180.00 Last 4 digits of account number 4.6 Creditor's Name 2008-2016 Po Box 15298 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes CITI 1766 \$ 11,092.00 4.7 Last 4 digits of account number Creditor's Name 2012-2015 Po Box 6241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

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Case Number (if known) Document Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit ONE BANK NA \$ 570.00 Last 4 digits of account number _ Creditor's Name 2015-2016 Po Box 98875 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NV 89193 Las Vegas Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Discover FIN SVCS LLC \$ 2,590.00 Last 4 digits of account number 4.9 Creditor's Name 1988-2015 Po Box 15316 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 DE Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest?

No Other. Specify ___ Credit Card or Credit Use Yes Erie Insurance 1766 \$ 67.22 Last 4 digits of account number 4.10 Creditor's Name 2015 77 Hartland St, Ste 401 When was the debt incurred? Number Street PO Box 280431 As of the date you file, the claim is: Check all that apply. Contingent East Hartford 06128 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Services Rendered Other. Specify __

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Case Number (if known) Document Patrick Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.11	Kohls/Capone	Last 4 digits of account number 1766	\$ <u>451.00</u>
	Creditor's Name		
	N56 W 17000 Ridgewood Dr	When was the debt incurred? 2011-2016	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Menomonee Falls WI 53051		
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.	☐ Disputed	
		_	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
5	At least one of the debtors and another		
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
Ē	Yes	Salar. Spoolly	
440	Mcydsnb	Last 4 digits of account number 1766	\$ 381.00
4.12		Last 4 digits of account number 1766	Ψ_0000
	Creditor's Name	When was the debt incurred? 2012-2015	
	9111 Duke Blvd	When was the debt incurred?	
	Number Street		
		As of the data was file the about to Charles the Charles	
		As of the date you file, the claim is: Check all that apply.	
	Marana 011 45040	Contingent	
	Mason OH 45040	Unliquidated	
	City State Zip Code	Disputed	
<u>v</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙГ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	=	Student loans	
	Debtor 1 and Debtor 2 only		
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	—	
	No	Credit Cord or Credit Lie	
1 7		Other. Specify Credit Card or Credit Use	
\vdash	Yes Crave		+ 0 00
4.13	MiraMed Revenue Group	Last 4 digits of account number	\$ <u>0.00</u>
1	Creditor's Name		
1	Dept. 77304, PO Box 77000	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Detroit MI 48277	Unliquidated	
	City State Zip Code		
V	Who owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
	Debtor 2 only	Type of NONDRIODITY uncoursed claim:	
<u> </u>	=	Type of NONPRIORITY unsecured claim: □	
L	Debtor 1 and Debtor 2 only	Student loans	
Γ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
L	_		
1 .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Services	
	Yes	_	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Presence Health	Last 4 digits of account number 1766	\$ <u>584.00</u>
	Creditor's Name		
	62314 Collections Center Dr.	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60693	Unliquidated	
l .	City State Zip Code	Disputed	
\	Who owes the debt? Check one.	Бюрисс	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Out of the Medical Debt	
l i	Yes	Other. Specify Medical Debt	
4.15	Resurgence Financial, LLC	Last 4 digits of account number8093	\$ 0.00
1.10	Creditor's Name	<u> </u>	
	1161 Lake Cook Road, Suite D	When was the debt incurred? 2006	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Deerfield IL 60015	Unliquidated	
l .	City State Zip Code	Disputed	
\ \ \ \ \ \ \	Who owes the debt? Check one.	Бюрисс	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
l .	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Notice Only	
li	Yes	Other. Specify Notice Only	
4.16	Syncb/CARE CREDIT	Last 4 digits of account number 1766	\$ 0.00
7.10	Creditor's Name		-
	Po Box 965036	When was the debt incurred? 2008-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
l .	City State Zip Code	Disputed	
"	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	Credit Card or Credit Llea	
	Yes	Other. Specify Credit Card or Credit Use	

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Case Number (if known) Document Patrick Debtor 1 First Name Synchrony BANK 6041 **\$** 12,462.00 4.17 Last 4 digits of account number Creditor's Name 2015-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk VA 23502 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts

Other. Specify ____ Unknown Credit Extension

community debt
Is the claim subject to offest?

No

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Case Number (if known) Document Patrick Debtor 1

	Firs	t Name	
Part 3:		List	Oth

ers to Be Notified for a Debt That You Already Listed

e) 2,	5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.						
MiraMed Revenue Group			On which entry in Part 1 or Part 2 list the original creditor?				
Na D	ame Pept. 77304, PO Box 77000		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
N	umber Street			Part 2: Creditors with Nonpriority Unsecured Claims			
_ 	Detroit	MI 48277	Last 4 digits of account number _	176 <u>6</u>			
C	ity Sta	ite Zip Code					
_ C	Capital Management Services		On which entry in Part 1 or Part 2 li	ist the original creditor?			
Na 6	^{ame} 98 1/2 S Ogden St		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
N	umber Street			Part 2: Creditors with Nonpriority Unsecured Claims			
_	Buffalo	NY 14206	Look de allerte of consent constitution	1766			
_		ite Zip Code	Last 4 digits of account number	1700			
	Credit Control LLC		On which entry in Part 1 or Part 2 li	ist the original creditor?			
	ame PO Box 546		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
N	umber Street			Part 2: Creditors with Nonpriority Unsecured Claims			
_				4700			
_	lazelwood ity St	MO 63042 ate Zip Code	Last 4 digits of account number	<u> 1766</u>			
	rontline Asset Strategies		On which entry in Part 1 or Part 2 li	ist the original creditor?			
Na 2	ame 700 Snelling Ave N. Ste 250		Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
N	umber Street			Part 2: Creditors with Nonpriority Unsecured Claims			
_							
_	Roseville ity Sta	MN 55113 te Zip Code	Last 4 digits of account number	<u> 1766 </u>			
	Client Services Inc		On which entry in Part 1 or Part 2 li	ist the original creditor?			
Na 3	_{ame} 451 Harry S Truman Blvd		Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
N	umber Street			Part 2: Creditors with Nonpriority Unsecured Claims			
_	N. Ohadaa			4700			
_	it Charles Sta	MO 63301 te Zip Code	Last 4 digits of account number	<u> 1766</u>			
F	MA Alliance, Ltd.		On which entry in Part 1 or Part 2 li	ist the original creditor?			
	ame 1811 N. Freeway, Ste. 900	•	Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
_	umber Street			Part 2: Creditors with Nonpriority Unsecured Claims			
_				4700			
_	louston ity St	TX 77060 ate Zip Code	Last 4 digits of account number	1766			
	,	F					

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btor 1 Patrick	F	ryngch	ment Page 27 of 6	Number (if known)
First Name	Middle Name	Last Name		
Clerk, Second Mun	Div		On which entry in Part 1 or Part 2	list the original creditor?
Name 5600 Old Orchard I			Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Skokie		IL 60077	Last 4 digits of account number _	4107
City	State	e Zip Code		
Weltman, Weinberg	g & Reis Co.		On which entry in Part 1 or Part 2	list the original creditor?
Name 180 N. LaSalle St.,	Ste. 2400		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago			Last 4 digits of account number _	4107
Chicago		IL 60601 te Zip Code	Last 4 digits of account number _	4101
Mercantile Adjustm		р ээээ		
			On which entry in Part 1 or Part 2	list the original creditor?
PO Box 9055			Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Buffalo		NY 14231	Last 4 digits of account number _	1766
City	State	e Zip Code		
Professional Place	ment Svcs.		On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 612			Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Milwaukee		WI 53201-061:	Last 4 digits of account number _	1766
City		te Zip Code	Last 4 digits of account number _	
Global Credit & Co	llection		On which entry in Part 1 or Part 2	list the original creditor?
Name 5440 N Cumberlan	d Ave Ste 300		Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			. (* * * * * * * * * * * * * * * * * * *	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago		IL 60656	Last 4 digits of account number _	<u>1766</u>
City	State	e Zip Code		
LTD Financial Serv	ices		On which entry in Part 1 or Part 2	list the original creditor?
Name 7322 SW Freeway,	Ste. 1600		Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Houston		TX 77074	Last 4 digits of account number _	1766
City		te Zip Code		
Clerk, First Mun Div	v		On which entry in Part 1 or Part 2	list the original creditor?
Name 50 W. Washington	St., Rm. 1001		Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago		IL 60602	Last 4 digits of account number _	8003
City	State	e Zip Code	Last 4 digits of account number _	

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Case Number (if known) Document Patrick Debtor 1 First Name Middle Name Last Name Clerk, Second Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 5600 Old Orchard Rd Line 17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Skokie IL 60077 Last 4 digits of account number _____ 6041____ City State Zip Code Blatt, Hasenmiller, Leibsker & Moore LLC On which entry in Part 1 or Part 2 list the original creditor? Name Line __17__ of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 S. LaSalle St. Ste 2200 Part 2: Creditors with Nonpriority Unsecured Claims Number Street 6041 60603 Last 4 digits of account number ____ Chicago

State Zip Code

City

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Case Number (if known)

Debtor 1 Patrick

Document

Add the Amounts for Each Type of Unsecured Claim

ı	6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı	Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim 0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$

Fil	l in this in	Caso 16 formation to ider		Filod 12/20/16	Entered 12/30/16 19:34:39 0 of 62	Desc Main
D	ebtor 1	Patrick	F	Wilson		
D	SDIOI I	First Name	Middle Name	Last Name		
	ebtor 2 couse, if filing)	First Name	Middle Name	Last Name		
Ca	nited States ase Number f known)		r the : <u>NORTHERN</u> Distric	t of <u>ILLINOIS</u> (State)		Check if this is an
		orm 106G				amended filing
			om. Contracts o	nd Unexpired Lea		12/1
nformadditi 1. D 2. Li ex	nation. If nonal pages to you hav No. Ch Yes. Fill	nore space is needs, write your name any executory eck this box and so in all of the informely each personnt, vehicle lease,	eded, copy the additional particle and case number (if known contracts or unexpired leasubmit this form to the court mation below even if the correct or company with whom you	wage, fill it out, number the enwn). ses? with your other schedules. Your acts or leases are listed in the work the contract or lease.	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of an ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (for ruction booklet for more examples of executory contract.)	or
			hom you have the contract	t or lease	State what the contract or lease	e is for
2.1					_	
	Name				_	
	Number	Street				
	City		State	Zip Code	_	
2.2						
	Name				-	
	Number	Street			-	
	City		State	Zip Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State	Zip Code	_	
2.4						
	Name				-	
	Number	Street			-	
	City		State	Zip Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

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Fill in this information to identify your case:				
Debtor 1	Patrick	F	Wilson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number	r		(State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	■ No. □ Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to I	ine 3.						
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?				
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.			
	Name of	your spouse, former spouse or legal equ	uivalent	 ,				
	Number	Street						
	City		State	Zip Code				
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 710267 Schedule H: Your Codebtors Page 1 of 1

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			120 A 20 A	· · · · · · · · · · · · · · · · · · ·
Fill in this ir	nformation to iden	tify your case:		
Debtor 1	Patrick	F	Wilson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
I laita d Otata	Daniel and the Court for	- 45 NODTHEDN DICTRICT C	NE II LINOIO	
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Numbe	r			
(If known)				

Official Form 106I

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	UBER Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	Self-employed		
		Employers address	8315 N. Waukega	n Rd.	
			Niles, IL 60714		,
		How long employed there?	1 year		
			. you.		
Pa	Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, combi	ine the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all parallel	•	\$0.00	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00

 Official Form 106I
 Record # 710267
 Schedule I: Your Income
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Case Number (if known) _

				For Debtor 1		or Debtor 2 or on-filing spouse		
С	opy	/ line 4 here	4.	\$0.00		\$0.00		
5. List	all	payroll deductions:	_		_			
5	а. Т	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
51	b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
50	c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
50	d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
5	e. Iı	nsurance	5e.	\$0.00		\$0.00		
51	f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
5	g. L	Inion dues	5g.	\$0.00		\$0.00		
51	h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. Add	the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. Calc	ula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. List	all (other income regularly received:		·		,		
88	a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$1,166.75		\$0.00		
81	b.	Interest and dividends	8b.	\$0.00		\$0.00		
80	C.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		<u> </u>		· · · · · · · · · · · · · · · · · · ·		
		settlement, and property settlement.						
80	d.	Unemployment compensation	8d.	\$0.00		\$0.00		
80	e.	Social Security	8e.	\$0.00		\$0.00		
81	f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash	_					
		assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:						
8	g.	Pension or retirement income	8g.	\$0.00		\$0.00		
81	h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9. A	dd	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,166.75		\$0.00		
10. C	alc	ulate monthly income. Add line 7 + line 9.	10.	\$1,166.75	. Г	\$0.00	- [\$1,166.
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		\$1,100.73		\$0.00		Φ1,100 .
In of	iclu thei	e all other regular contributions to the expenses that you list in <i>Schedule</i> de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are no	our depender			edule J.		
S	pec	ify:					11	\$0.
W	/rite	the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce	rtain Liabiliti	•	t appli	es	12.	\$1,166.
_	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	?					

Case 16-40859 Doc 1 Filed 12/30/16 Entered 12/30/16 19:34:39 Desc Main Page 34 of 62 Document Fill in this information to identify your case: Wilson Patrick Check if this is: First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 Middle Name (Spouse, if filing) First Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every Describe Your Household

	Describe Four Household									
1.	1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household?									
	No. Yes. Debtor 2 must	file a separate Schedule J.								
2.	Do you have dependents? Do not list Debtor 1 and Debtor 2. Do not state the dependents' names.	X No Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you? X No Yes					
3.	Do your expenses include expenses of people other than yourself and your dependents?	X No Yes								

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses The rental or home ownership expenses for your residence. Include first mortgage payments and \$0.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 \$0.00 Property, homeowner's, or renter's insurance \$0.00 Home maintenance, repair, and upkeep expenses 4c. \$0.00 Homeowner's association or condominium dues 4d. Record # 710267 Schedule J: Your Expenses Page 1 of 3

Debtor 1

Debtor 2

(If known)

question.

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F Patrick

Debtor 1

Page 35 of 62 Case Number (if known) _

ebtor 1		Case Number (if known)		
	First Name Middle Name Last Name			
			Your expens	ses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:	0-		\$100.00
	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$75.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$300.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$40.00
10.	Personal care products and services	10.		\$5.00
11.	Medical and dental expenses	11.		\$0.00
	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$265.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$50.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$243.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your In	icome.		
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Schedule J: Your Expenses

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Patrick Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$80.00 21. Other. Specify: ___Business Expenses (\$80.00), 21. \$1,158.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,166.75 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,158.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$8.75 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 710267 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Patrick	F	Wilson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
🗶 /s/ Patrick F Wilson	×
Signature of Debtor 1	Signature of Debtor 2
_{Date} 12/30/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to iden		
Debtor 1	Patrick	F	Wilson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	
Case Number	r		(State)
(If known)	·		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numb	number (if known). Answer every question.					
D	til: Give Details About Your Marital Status and Where Yo	Live d Badana				
	Give Details About Your Marital Status and Where Yo What is your current marital status?	u Lived Before				
01.						
	Married					
	Not married					
02	During the last 3 years, have you lived anywhere other than	n where you live now	v?			
	No.	,				
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	ou live now.			
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there		
03	Nithin the last 8 years, did you ever live with a spouse or le		community property state or territory? (Community			
	property states and territories include Arizona, California, l and Wisconsin.)	ldaho, Louisiana, Ne	vada, New Mexico, Puerto Rico, Texas, Washington,			
	No.					
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).				
Pa	Explain the Sources of Your Income					
	•					

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From January 1 of current year until the date you filed for bankruptcy: Side Side	Debtor 1	Patrick	F	Wilson	Case	Number (if known)	
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No. Yes. Fill in the details Debtor 1		First Name	Middle Name	Last Name			
Debtor 1 Sources of income Check all that apply (before deductions and exclusions) From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips Operating a business	Fil	I in the total amour	nt of income you received fro	om all jobs and all business	es, including part-time activities	S	
Debtor 1 Sources of income Check all that apply Check all th	▎▕▋		1-9-				
Sources of income Check all that apply Gross income (before deductions and exclusions) Sources of income (before deductions and exclusions)		Yes. Fill in the de	tails				
the date you filed for bankruptcy: Operating a business Operating a business Operating a business				Sources of income	(before deductions and	Sources of income	(before deductions and
the date you filed for bankruptcy: Operating a business Operating a business Operating a business		From January 1	of current year until	Wages, commissions,	\$10,965	Wages, commissions,	
Coperating a business Cope		-	-	_		_	
Operating a business		For last calenda	r year:	Wages, commissions,	\$11,444	Wages, commissions,	
Did you receive any other income during this year or the two previous calendar years?		(January 1 to De	cember 31, 2015)				
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Sources of income Describe below. Gross income (before deductions and exclusions) Gross income Describe below.				bonuses, tips	\$9,000 est.	bonuses, tips	
Sources of income Describe below. Gross income (before deductions and exclusions) Gross income Describe below. Gross income Describe below. (before deductions and exclusions)		No.	-		include income that you listed		
Part3: List Certain Payments You Made Before You Filed for Bankruptcy					(before deductions and		(before deductions and
	Part	3: List Certain	Payments You Made Before	You Filed for Bankruptcy			

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Debtor 1 <u>Patrick</u> Wilson Case Number (if known) _ First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Santander Consumer USA Po \$12,124 Mortgage Monthly \$243 Car Box 961245 Ft Worth TX 76161 Credit card Loan repayment Suppliers or vendors Other

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Case Number (if known) ___

Wilson

	First Name	Middle Name	Last Name				
Ins cor age	thin 1 year before you filed for biders include your relatives; any porations of which you are an cent, including one for a businest has child support and alimony	y general partners; officer, director, per s you operate as a	relatives of any gener	ral partners; partnersher of 20% or more of	nips of which you are a gentheir voting securities; and	any managin	g s,
П	No.						
	Yes. List all payments to an in:	sider.					
_	, , , , , , , , , , , , , , , , , , ,		Dates of payment	Total amount paid	Amount you still owe	Reason	for this payment
	Richard Wilson - Brother		01/2016	\$500	\$500	Debt Owe	ed
	Des Plaines, IL						
	Mary Wilson		05/2016	\$400	\$0	Debt owe	.d
		- 11 00744	03/2010	Ψ400		Debt owe	eu .
	8315 N. Waukegan Rd., Nile	S, IL 60714					
	lude payments on debts guarar No. Yes. List all payments to an in:	_	oy an insider. Dates of	Total amount	Amount you still	Reason	or this payment
			payment	paid	owe		creditor's name
Part 4				it and action and	lucio intentino con con din co		
	thin 1 year before you filed for b t all such matters, including per					ort or custod	V
mo	difications, and contract dispute	es.					•
	No.						
	Yes. Fill in the details.						
			Nature of the case	Court	or agency		Status of the case
	Discover Bank VS Patrick W	ilson	Contract	Secon	nd Municipal Division, Cook	County	Pending
	Case #15-M2-004107			Circui	t Court, IL		On appeal
							Concluded
							_
	Portfolio Possyon VS Potris	k Wilson	Contract	S05==	nd Municipal Division Cool	County	☐ Panding
	Portfolio Recovery VS Patric	k Wilson	Contract		nd Municipal Division, Cook		Pending
	Portfolio Recovery VS Patric Case #16-M2-001127	k Wilson	Contract		nd Municipal Division, Cook t Court, IL		On appeal
	-	k Wilson	Contract				=
	-	k Wilson	Contract		t Court, IL		On appeal
	-	k Wilson	Contract		t Court, IL		On appeal
	-	k Wilson	Contract		t Court, IL		On appeal
	-	k Wilson	Contract		t Court, IL		On appeal

Patrick

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Debto	r 1	Patrick	F	Wilson	Case Number (if kno	own)	
		First Name	Middle Name	Last Name			
10			ou filed for bankruptcy, was any nd fill in the details below.	of your property repossessed, for	reclosed, garnished, attached, se	eized, or levied?	
		No. Go to line 11					
		Yes. Fill in the info	ormation below.				
11		=	e you filed for bankruptcy, did payment because you owed a d	any creditor, including a bank o ebt?	r financial institution, set off an	y amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the info	ormation below.				
		-	you filed for bankruptcy, was a iver, a custodian, or another of	ny of your property in the posse ficial?	ssion of an assignee for the be	nefit of creditors,	a
	■ N						
Pa	art 5:	List Certain C	Gifts and Contributions				
13	_	-	e you filed for bankruptcy, did y	ou give any gifts with a total va	lue of more than \$600 per perso	on?	
	=	No. Yes. Fill in the det	tails for each gift				
14				ou give any gifts or contributio	ns with a total value of more that	n \$600 to any ch	arity?
	_	No.				_	-
	=	Yes. Fill in the det	tails for each gift.				
Pa	art 6	List Certain L	.osses				
		hin 1 year before nbling?	you filed for bankruptcy or sin	ce you filed for bankruptcy, did	you lose anything because of th	neft, fire, other dis	saster, or
	=	No. Yes. Fill in the det	tails for each gift.				
P:	art 7	List Certain I	Payments or Transfers				
16	con	sulted about seel	king bankruptcy or preparing a	ou or anyone else acting on you bankruptcy petition? s, or credit counseling agencies			ou
		No.					
		Yes. Fill in the det	tails				
		Party Contact Info	0	Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.	C			2016	\$1,260.00
		55 E. Monroe St	reet #3400				
		Chicago,IL 6060	3				

Case 16-40859 Doc 1 Filed 12/30/16 Entered 12/30/16 19:34:39 Desc Main Page 43 of 62 Document Debtor 1 Patrick Wilson Case Number (if known) _ First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer **Debt Consolidation** FROM 07/2014 \$450 per month Precision Solutions TO 02/2016 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Date transfer Description and value of property Describe any property or payments received transferred or debts paid in exchange was made Tools and tool box \$1,000 2015-2016 Pawn USA 9364 W. Ballard Rd., Des Plaines, IL 60016 Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift.

List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

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Patrick Wilson Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. ☐ No Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred XXX -Checking Date Closed: Chase Bank \$200.00 2016 Savings PO Box 15298 Money market Wilmington, DE 19850 Brokerage Other 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice

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Debtor 1	Patrick	F	Wilson	Case Numb	er (if known)		
	First Name	Middle Name	Last Name				
25 H :	ave you notified any govern	nmental unit of	any release of hazardous material?				
	_	inional and or	any rolouse of mazarasus material.				
	No.						
	Yes. Fill in the details.						
	_		Governmental unit	Environmental law, if yo	u know it	Date of notice	
26 H a	ave you been a party in any	, judicial or adm	inistrative proceeding under any enviro	nmental law? Include s	ettlements and ord	lers.	
	■						
	No.						
	Yes. Fill in the details.						
			Court or agency	Nature of the case		Status of the case	
Book .	Give Details About Yo	our Business or C	onnections to Any Business				
Part	11F						_
27 W	ithin 4 years before you file	ed for bankrupto	cy, did you own a business or have any	of the following connec	tions to any busine	ess?	
	ΠΔ sole proprietor or so	elf-employed in	a trade, profession, or other activity, ei	ther full-time or nart-tim	Δ.		
					•		
			ny (LLC) or limited liability partnership	(LLP)			
	A partner in a partner	ship					
	An officer, director, or	r managing exe	cutive of a corporation				
			or equity securities of a corporation				
	Mail owner or at least 5	7/8 Of the voting	or equity securities of a corporation				
г	No. None of the above ap	nlies Go to Par	+ 12				
	Yes. Check all that apply a	above and fill in t	the details below for each business.				
	UBER		Describe the nature of the business		Employer Identific	ation number	
	8315 N. Waukegan Rd., Ni	iles II			Do not include So	cial Security number or	
		100, 12	Driver				
	60714				EIN: XXX-XX-1	1766	
			Name of accountant or bookkeeper		Dates business ex	isted	
			N/A				
					FROM 02/201	6	
						0	
					TO Present		_
28 W	ithin 2 years hefore you file	ed for hankrunt	cy, did you give a financial statement to	anyone about your hus	iness? Include all f	financial	
	stitutions, creditors, or oth		sy, and you give a initialional statement to	anyone about your bas	mess. meraac an i	imanolai	
_	_	.с. раписс.					
	No.						
	Yes. Fill in the details.						
			Date issued				

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 Patrick
 F
 Wilson
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
X /s	/ Patrick F Wilson				
• • —	gnature of Debtor 1	Signature of Debtor 2			
Da	ate 12/30/2016 MM / DD / YYYY	Date			
Did you	attach additional pages to Your Statement of Financial Affair	s for Individuals Filing for Bankruptcy (Official Form 107)?			
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes	. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

Entered 12/30/16 19:34:39 Desc Main Fill in this information to identify your case: Patrick Wilson Debtor 1 First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15 If you are an individual filing under chapter 7, you must fill out this form if: ■ creditors have claims secured by your property, or ■ you have leased personal property and the lease has not expired. You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list. If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form. Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). **List Your Creditors Who Have Secured Claims** 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property No Creditor's name: Santander Consumer USA Retain the property and redeem it ☐ Yes Retain the property and enter into a 2014 Ford Focus with over 16,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Debtor 1

Case 16-40859 Patrick

Doc 1 Filed 12/30/16 Entered 12/30/16 19:34:39 Desc Main Document Page 48 of 52 Pumber (if known)

First Name

		•	
100	ш	4	

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Sc	hedule G: Executory Contracts and Unexpired Leases (Official Form 1	06G),
	pired leases are leases that are still in effect; the lease period has not	
ended. You may assume an unexpired personal property lease	if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Lessor's name:		□ No
Description of leased		Yes
property:		
Lessor's name:		□No
		Yes
Description of leased property:		
Lessor's name:		□No
		□Yes
Description of leased		
property:		
Lessor's name:		□No
Description of leased		□Yes
property:		
Lessor's name:		□No
		☐Yes
Description of leased		
property:		
Lessor's name:		□ No
		Yes
Description of leased		☐ 1C3
property:		
Part 3: Sign Below		
Under penalty of perjury. I declare that I have indicated my inten	tion about any property of my estate that secures a debt and any	
personal property that is subject to an unexpired lease.	and about any property or my colate and coloured a deat and any	
•		
🗶 /s/ Patrick F Wilson	x	
Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 12/30/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Patric	ek F Wilson / Debtor	Case No:	
		Chapter:	Chapter 7
	DISCLOSURE OF	F COMPENSATION OF ATTORNEY FOR DE	EBTOR
compe	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 ensation paid to me within one year before the filing red or to be rendered on behalf of the debtor(s) in c	ng of the petition in bankruptcy, or agreed to be pa	aid to me, for services
]	For legal services, I have agreed to accept	\$1,260.00	
]	Prior to the filing of this statement I have received	\$1,260.00	
]	Balance Due	\$0.00	
2. T	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify)		
3. T	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify)		
4.	<u> </u>	compensation with any other person unless they a	are members and associates
		npensation with a other person or persons who are ether with a list of the names of the people sharing	
	n return for the above-disclosed fee, I have agreed ase, including:	to render legal service for all aspects of the bankr	uptcy
a	•	d rendering advice to the debtor in determining w	hether to file a petition in
b	bankruptcy; Description and filing of any petition, schedule	es, statements of affairs and plan which may be re	quired;
	By agreement with the debtor(s), the above-disclose	ed fee does not include the following service:	
Г	See does NOT include any work done post-filing.		
		CERTIFICATION	
	I certify that the foregoing is a compayment to	plete statement of any agreement or arrangement	for
	me for representation of the debtor(s) in	n this bankruptcy proceedings.	
	Date: 12/30/2016	/s/ Lizette Villegas	
	Date	Signature of Attorney	
		Geraci Law I I C	

Page 1 of 1 Record # 710267

Name of law firm

Geraci Law L.C. Illinois Indiana Wisconsin 34:39 Desc Main

Headsartas 502 Monroe Sheet, #3400 Chicago, It 60503 865925 2070 f 612 ENT CORNER WWW.INFOTAPES.COM

| 30/2016 | Consultation Attorney: LIZ Record #: 710-267

Date: 12/30/2016

Retainer Agreement Chapter 7 - Pre-filing

Services before filling in County I at the
Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ \(\frac{1,2100.00}{200.000} \)
at \$ { } today, \$ { } per { } starting { } starting { } and \$ { } within 60 days of today. Bankruptcy is time-sensitive
and \${ } will obtain from {
may pay more than this amount to pre-pay post-filing services. After filing in court and below the services are the services and the services are the services and the services are the services
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, upleas your provided in the pre-filing amount upleas your p
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chanter 7 hankruntey in Court we will all
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation offer hiring up //hefers make;
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, emails that we requested from your including faxes.
ncluding to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
WATER TO PUT OF OUR OUR HOURS ALL BOTT THE HOURS AND DAY IN SAVING A COMPRESSION WHILE THE TAIL THE TAIL THE T
lent trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you always lose funds held in our trust account which may be assets in a Chapter 7.
Fermination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
to the solicule, I due that deladi Law may discontinue work and charge me for the work done to determine the
1997 WIN ONLY TOTALLY ICES HOLE CALLIEU. WISCONSIN: WE WIN SHAMIT ANY UNIQUE dispute about the fee to be disputed as a limit of the state of the sta
eceiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of nearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
. The dispute to Corde Law within 50 days of the manifed of the accomplished in the section of the entire of the e
fter notice of the dispute from the client, we shall submit the dispute to binding arbitration.
ime matters: You agree: to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with up and provide all information and it is a green to fully cooperate with the cooperate wit
ime matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more an one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
" This light lot to be pasty of the facts will fill his it that change work to may change become the factor and
The state of the s
reaction of output of the many object to a cliquid. I disclished the control of t
ans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts for filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational purse.
ourse. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
la l
e. M. Polle x Mul
Patrick Wilson (Debtor) (Joint Debtor)
Attended to But () =
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patrick F Wilson / Debtor	Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/30/2016 /s/ Patrick F Wilson

Patrick F Wilson

X Date & Sign

Record # 710267 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 710267 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re Patrick

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/30/2016	/s/ Patrick F Wilson	
	Patrick F Wilson	
Dated: 12/30/2016	/s/ Lizette Villegas	
	Attorney: Lizette Villegas	

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otor 1	Patrick	F Wilson	Case Number (if	known)
U1 1	First Name	Middle Name Last Name		
		D Durnosos		
rt 6	Answer These Question	s for Reporting Purposes	A L C C C C C C C C C C C C C C C C C C	Fred in 11 II S.C. S.101/8)
	What kind of debts do	as "incurred by an individual p	onsumer debts? Consumer debts are def rimarily for a personal, family, or household p	inea in 11 U.S.C. § 101(6) purpose."
•		No. Go to line 16b. Yes. Go to line 17.		
		16b. Are your debts primarily I money for a business or inves	ousiness debts? Business debts are debts trment or through the operation of the busine	s that you incurred to obtain ss or investment.
		No. Go to line 16c. Yes. Go to line 17.		
		16c. State the type of debts you ov	we that are not consumer debts or business o	debts.
	Are you filing under Chapter 7?	No. I am not filing under Ch	apter 7. Go to line 18. er 7. Do you estimate that after any exempt	property is excluded and
	Do you estimate that after		s are paid that funds will be available to distri	ibute to unsecured creditors?
	any exempt property is excluded and	No.		
	administrative expenses	— ∏Yes.		
	are paid that funds will be available for distribution	٠٠		
	to unsecured creditors?			
3.	How many creditors do	1-4 9	1 ,000-5,000	25,001-50,000
	you estimate that you	□ 50-99	5,001-10,000	☐ 50,001-100,000 ☐ More than 100,000
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	□ Mole than 100,000
-	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
9.	estimate your assets to	☐ \$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion
	How much do you	□ \$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
20.	estimate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		\$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Pa	rt 7: Sign Below			
For	you	I have examined this petition, and correct.	il I declare under penalty of perjury that the ir	formation provided is true and
		If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.	pter 7, I am aware that I may proceed, if elig understand the relief available under each cf	ible, under Chapter 7, 11,12, or 13 napter, and I choose to proceed
		If no attorney represents me and this document, I have obtained a	I did not pay or agree to pay someone who nd read the notice required by 11 U.S.C. § 3	is not an attorney to help me fill out 42(b).
			h the chapter of title 11, United States Code,	
		I understand making a false stat with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	ement, concealing property, or obtaining mor It in fines up to \$250,000, or imprisonment fo and 3571.	ney or property by traud in confidential or up to 20 years, or both.
		* Just a	, ll x =	gnature of Debtor 2
COORDINATION OF THE PROPERTY O		Signature of Debtor 1		· · · · · · · · · · · · · · · · · · ·
-		Executed on :12 /1	//2016 Ex	mm / DD / YYYY

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Debtor 1	Patrick	F	Wilson	Case Number (if I	known)	
	First Name	Middle Name	Last Name			
represe if you a by an a	ar attorney, if you are ented by one are not represented attorney, you do not o file this page.	proceed under Chaeach chapter for with 11 U.S.C. § 342(b) the information in Signature of Printed name Gerac Firm name 55 E. I	ne debtor(s) named in this petition, upter 7, 11, 12, or 13 of title 11, Unit hich the person is eligible. I also ce and, in a case in which § 707(b)(4) he schedules filed with the petition in the schedules filed with the petition of the schedules filed with the schedules filed with the schedules filed with the schedules f	ed States Code, and have expiritify that I have delivered to the (D) applies, certify that I have n	debtor(s) the notice re	quired by
		Chica City Contact Pho	go _{one} _312-332-1800	IL State Email add	60603 ZIP Code dressndil@gerac	ilaw.com
		6313 Bar number	133	IL State		

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			Document	Page 56 of 62	
Fill in this in	formation to ident	ify your case:			
Debtor 1	Patrick First Name	F Middle Name	Wilson Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
Case Numbe (If known)	Bankruptcy Court for		of <u>ILLINOIS</u> (State)	Check if this is an amended filing	
		t an Individual	Debtor's Sc	:hedules	12/
		ogether, both are equally re			
obtaining mon	ey or property by	r you file bankruptcy sched fraud in connection with a l 1341, 1519, and 3571.	ules or amended sche bankruptcy case can re	edules. Making a false statement, concealing property, or result in fines up to \$250,000, or imprisonment for up to 20	

als, of bodi. 10 0.0.0. 33 102, 1011, 1011, 1011	
Sign Below	
Did you pay or agree to pay someone who is NOT an attor	ney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	the conductive declaration and that they are true and
Under penalty of perjury, I declare that I have read the su correct.	mmary and schedules filed with this declaration and that they are true and
1	40
Signature of Debtor 1	Signature of Debtor 2
Date 12/16/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Wilson

Last Name

Middle Name

Case Number (if known) _

Give Details About Your Busines	s or Connections to Any Business	
	kruptcy, did you own a business or have any of the following co	onnections to any business?
A sole proprietor or self-employ	red in a trade, profession, or other activity, either full-time or pa	art-time
	ompany (LLC) or limited liability partnership (LLP)	
☐ A partner in a partnership ☐ An officer, director, or managin	a executive of a corporation	
An officer, director, or managing	oting or equity securities of a corporation	
		
No. None of the above applies. Go	fill in the details below for each business.	
UBER	Describe the nature of the business	Employer Identification number Do not include Social Security number or
8315 N. Waukegan Rd., Niles, IL	- Driver	
60714	-	EIN: <u>XXX-XX-1766</u>
	- Name of accountant or bookkeeper.	Dates business existed
	N/A	EDOM 03/2016
		FROM 02/2016 TO Present
Within 2 years before you filed for bal institutions, creditors, or other parties	nkruptcy, did you give a financial statement to anyone about yo s.	our business? Include all financial
 Within 2 years before you filed for bar institutions, creditors, or other parties No. Yes. Fill in the details. 	· · · · · · · · · · · · · · · · · · ·	our business? Include all financial
institutions, creditors, or other parties No.	nkruptcy, did you give a financial statement to anyone about yo s. Date issued	our business? Include all financial
Institutions, creditors, or other parties No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statem answers are true and correct. I unders in connection with a bankruptcy case 18 U.S.C. §§ 152, 1341, 1519, and 3571	Date issued nent of Financial Affairs and any attachments, and I declare unce tand that making a false statement, concealing property, or obt can result in fines up to \$250,000, or imprisonment for up to 20	ier penalty of perjury that the aining money or property by fraud
Institutions, creditors, or other parties No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statem answers are true and correct. I unders in connection with a bankruptcy case: 18 U.S.C. §§ 152, 1341, 1519, and 3571	Date issued nent of Financial Affairs and any attachments, and I declare unce tand that making a false statement, concealing property, or obt can result in fines up to \$250,000, or imprisonment for up to 20	ier penalty of perjury that the aining money or property by fraud
Institutions, creditors, or other parties No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statem answers are true and correct. I unders in connection with a bankruptcy case. 18 U.S.C. §§ 152, 1341, 1519, and 3571 Signature of Debtor 1	Date issued ment of Financial Affairs and any attachments, and I declare und tand that making a false statement, concealing property, or obtican result in fines up to \$250,000, or imprisonment for up to 20. Signature of Debtor 2	ier penalty of perjury that the aining money or property by fraud
Institutions, creditors, or other parties No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statem answers are true and correct. I unders in connection with a bankruptcy case: 18 U.S.C. §§ 152, 1341, 1519, and 3571	nent of Financial Affairs and any attachments, and I declare unctand that making a false statement, concealing property, or obtican result in fines up to \$250,000, or imprisonment for up to 20	ier penalty of perjury that the aining money or property by fraud
I have read the answers on this Statem answers are true and correct. I unders in connection with a bankruptcy case 18 U.S.C. §§ 152, 1341, 1519, and 3571 Signature of Debtor 1 Date 17/16/12016 MM / DD / YYYYY	Date issued ment of Financial Affairs and any attachments, and I declare und tand that making a false statement, concealing property, or obtican result in fines up to \$250,000, or imprisonment for up to 20. Signature of Debtor 2	der penalty of perjury that the aining money or property by fraud years, or both.
Institutions, creditors, or other parties No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statem answers are true and correct. I unders in connection with a bankruptcy case 18 U.S.C. §§ 152, 1341, 1519, and 3571 Signature of Debtor 1 Date 17 / 6 /2016 MM / DD / YYYYY Did you attach additional pages to You	Date Issued Thent of Financial Affairs and any attachments, and I declare und that making a false statement, concealing property, or obtaining result in fines up to \$250,000, or imprisonment for up to 20. Signature of Debtor 2 Date	der penalty of perjury that the aining money or property by fraud years, or both.
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Debtor 1 Patrick

First Name

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any unexpired personal property lease that you listed in Schedule G: Executory Contracts and a the information below. Do not list real estate leases. Unexpired leases are leases that are still	l in effect; the lease period has not yet
ed. You may assume an unexpired personal property lease if the trustee does not assume it. 11	1 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
essor's name:	□ No
Description of leased property:	Yes
Lessor's name:	☐ No
	Yes
Description of leased property:	
Lessor's name:	□No
	Yes
Description of leased property:	
Lessor's name:	□No
	☐Yes
Description of leased property:	
Lessor's name:	□No
Description of leased property:	☐Yes
	No
Lessor's name:	Yes
Description of leased property:	
Lessor's name:	□ No
Description of leased property:	Yes
property.	
Part 3: Sign Below	
nder penalty of perjury, I declare that I have indicated my intention about any property of my es	state that secures a debt and any
ersonal property that is subject to an unexpired lease.	
Signature of Debtor 2	

MM / DD / YYYY

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DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 121 (6 12016

Patrick F Wilson

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patrick F Wilson / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12-1 [6 /2016

Patrick F Wilson

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Unemployment compensation \$0.00 \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here	btor 1	Patrick	F	Wilson	Cas	se Number (if known) _	en about the property of	
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For your spouse				received was a benefit	_			
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Form B 201A, Notice to Consumer Debtor(s)

In re Patrick F Wilson / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated 7 130 12016

Patrick F Wilson

X Date & Sign

Dated: 1/2016

Attorney: Lizette Villegas

Record # 710267

Form B 201A, Notice to Consumer Debtor(s)

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